

Fiducia MGA

Fiducia MGA is a new company with innovative products and services. We are solving the problems we have seen in our industry and those which you have consistently told us about.

Our personnel are focussed, empowered and experienced. We are specialists in our products. Giving good quality and prompt service is at the heart of our business. We are accessible and available for you and your client's. In partnership with you we want to assist you to retain and secure long term business.

The Policy

Fiducia MGA offer a Combined Liabilities Policy backed by A rated security covering haulage and warehousing activities from single vehicle operators to national logistics operators. Cover can be provided for their Employers' liability, Public liability and Products liability where required.

The policy is competitive in both price and cover offered. A proposal form is not necessary, but we will issue you a statement of fact for accuracy. EL certificates are available immediately a policy is bound. Our appetite is for claim free, well risk managed businesses running small to medium fleet sizes. We can extend cover for when a haulier provides fleet maintenance to third parties. Policies can include carriage of hazardous goods, but not UN Class 1 (explosives) and 7 (radioactive material).

Experience to dovetail our cover to your client's requirements

At Fiducia MGA we understand logistics companies, their habits of sub-contracting and temporary workers. We appreciate that not every risk is the same. We can rate your client on either wages and turnover, or for smaller risks we can rate per capita. We can also offer a separate Freight Liability (Goods in Transit) policy so that your client's EL/PL/GIT needs are dealt with by one point of contact at Fiducia.

Claims

These require managing diplomatically, by experts. With Fiducia, claims will only be dealt with by experienced claims personnel from Caytons Law, 85 Gracechurch Street, London, EC3V 0AA.

Features and Benefits

- Cover applies to Great Britain, Northern Ireland, the Isle of Man, the Channel Islands and additionally cover applies to elsewhere in the world in connection with temporary visits by persons normally resident in Great Britain.
- Indemnity to principal.
- Compensation for required court attendance £250 per day per employee £500 per day per director/partner.

Public Liability

- Legal Liability (and associated legal costs) for accidental injury, damage to material property, nuisance and wrongful arrest. Limit either £2M or £5M as requested.
- Legal costs incurred in respect of the Health and Safety at Work (etc) act 1974 and Consumer Protection Act 1987.
- Legal liability arising out of section 3 of the Defective Premises Act 1972.
- Personal liability whilst on business overseas.
- Pollution which is sudden, identifiable, unintended and unexpected.
- Motor contingent liability in respect of vehicles used in connection with the business not owned or provided by your client.

Employers' Liability

- Legal liability in respect of injury to employees including associated costs, limit up to £10M.
- Legal costs incurred in respect of the Health and Safety at Work (etc) Act 1974.
- Unsatisfied court judgements.

Products Liability

- Legal liability to pay damages and claimant's costs, fees and expenses for accidental injury to a third party or accidental damage to property belonging to a third party arising out of the Insured's products.

Business Legal Expenses

- Included as standard.
- £100,000 Limit of Indemnity.
- Employment & property disputes, statutory licence appeals, crisis communication.

Covered. In Every Way

The Fiducia MGA Company Limited is an ambitious and specialist Underwriting Company, registered in England and Wales under company registration number 09913313. Registered head office 20 Park Place, Leeds, West Yorkshire, LS1 2SJ.

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